



Confirmation No. 8260

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: HAHN-CARLSON Examiner: Unassigned
Serial No.: 10/729,350 Group Art Unit: 3621
Filed: December 5, 2003 Docket No.: USBA.008PA
Title: PROCESSING AND MANAGEMENT OF TRANSACTION TIMING
CHARACTERISTICS

CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence and the papers, as described hereinabove, are being deposited in the United States Postal Service, as first class mail, in an envelope addressed to: Commissioner for Patents, MAIL STOP AMENDMENT, P.O. Box 1450, Alexandria, VA 22313-1450, on June 18, 2004.

6/18/04

By: Kelly Wallygney
Jennifer Larson Kelly Wallygney

INFORMATION DISCLOSURE STATEMENT (37 C.F.R. §1.97(b))

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

With regard to the above-identified application, the items of information listed on the enclosed Form 1449 are brought to the attention of the Examiner.

This statement should be considered because it is submitted before the mailing date of a first Office Action on the merits for the above-identified application. Accordingly, no fee is due for consideration of the items listed on the enclosed Form 1449.

Several items were also first cited in a communication from a foreign patent office regarding a counterpart PCT application not more than three months prior to the filing of the information disclosure statement.

In accordance with 37 C.F.R. §1.98(a)(2), and the 05 August 2003 Official Gazette Notice, only a copy of each foreign document or non-U.S. patent/application listed on the enclosed Form 1449 is provided.

Please note that any notations or markings on the attached documents do not reflect particular relevance, or lack thereof, to the present application, nor were they necessarily made by anyone affiliated with the prosecution of the present application.

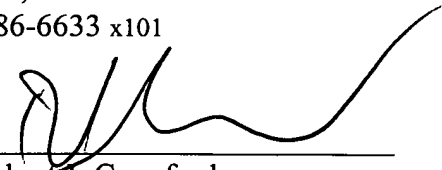
No representation is made that a reference is "prior art" within the meaning of 35 U.S.C. §§ 102 and 103 and Applicants reserve the right, pursuant to 37 C.F.R. § 1.131 or otherwise, to establish that the reference(s) are not "prior art." Moreover, Applicants do not represent that a reference has been thoroughly reviewed or that any relevance of any portion of a reference is intended.

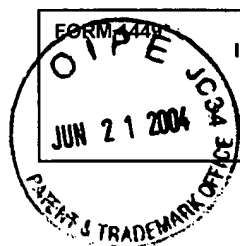
Consideration of the items listed is respectfully requested. Pursuant to the provisions of M.P.E.P. 609, it is requested that the Examiner return a copy of the attached Form 1449, marked as being considered and initialed by the Examiner, to the undersigned with the next official communication.

Respectfully submitted,

Crawford Maunu PLLC
1270 Northland Drive
Suite 390
St. Paul, MN 55120
651/686-6633 x101

Date: June 17, 2004

By: 
Robert J. Crawford
Reg. No. 32,122



INFORMATION DISCLOSURE STATEMENT

IN AN APPLICATION

(Use several sheets if necessary)

Docket Number:
USBA.008PAApplication Number:
10/729,350

Applicant: HAHN-CARLSON

Filing Date: 12/5/2003

Group Art Unit: 3621

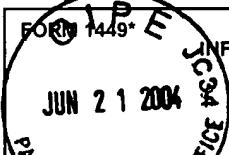
U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	4,114,027	09/12/78	Slater et al.			
	4,270,042	05/26/81	Case			
	4,305,059	12/08/81	Benton			
	4,412,287	10/25/83	Braddock, III			
	4,567,359	01/28/86	Lockwood			
	4,713,761	12/15/87	Sharpe et al.			
	4,725,719	02/16/88	Oncken et al.			
	4,750,119	06/07/88	Cohen et al.			
	4,926,325	05/15/90	Benton et al.			
	4,949,272	08/14/90	Vanourek et al.			
	4,960,981	10/02/90	Benton et al.			
	5,008,827	04/16/91	Sansone et al.			
	5,025,372	06/18/91	Burton et al.			
	5,040,132	08/13/91	Schuricht et al.			
	5,043,908	08/27/91	Manduley et al.			
	5,077,694	12/31/91	Sansone et al.			
	5,117,364	05/26/92	Barns-Slavin et al.			
	5,153,842	10/06/92	Dlugos, Sr. et al.			
	5,161,109	11/03/92	Keating et al.			
	5,168,444	12/01/92	Cukor et al.			
	5,175,416	12/29/92	Mansvelt et al.			
	5,208,446	05/04/93	Martinez			
	5,218,188	06/08/93	Hanson			
	5,220,501	06/15/93	Lawlor et al.			
	5,222,018	06/22/93	Sharpe et al.			
	5,231,569	07/27/93	Myatt et al.			
	5,285,383	02/08/94	Lindsey et al.			
	5,293,310	03/08/94	Carrol et al.			
	5,334,823	08/02/94	Noblett, Jr. et al.			

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form for next communication to the Applicant.

	INFORMATION DISCLOSURE STATEMENT		Docket Number: USBA.008PA	Application Number: 10/729,350
	IN AN APPLICATION		Applicant: HAHN-CARLSON	
	(Use several sheets if necessary)		Filing Date: 12/5/2003	Group Art Unit: 3621

U.S. PATENT DOCUMENTS							
EXAMINER INITIAL	DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	
	5,334,824	08/02/94	Martinez				
	5,337,246	08/09/94	Carroll et al.				
	5,357,563	10/18/94	Hamilton et al.				
	5,393,963	02/28/95	Thomas et al.				
	5,426,281	06/20/95	Abecassis				
	5,440,634	08/08/95	Jones et al.				
	5,485,369	01/16/96	Nicholls et al.				
	5,631,821	05/20/97	Muso				
	5,694,551	12/02/97	Doyle et al.				
	5,717,989	02/10/98	Tozzoli et al.				
	5,806,063	09/08/98	Dickens				
	5,910,896	06/08/99	Hahn-Carlson				
	6,151,588	11/21/00	Frederick et al.				
	6,571,149	05/27/03	Hahn-Carlson				
	6,131,087	10/10/2000	Luke et al.				
	5,960,407	09/28/1999	Vivona				
	2003/0158811 A1	08/21/2003	Sanders et al.			07/18/2002	
	2002/0184527 A1	12/05/2002	Chun et al.			09/19/2001	
	2002/0161719 A1	10/31/2002	Manning et al.			04/27/2001	
FOREIGN PATENT DOCUMENTS							
	DOCUMENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)							

EXAMINER	DATE CONSIDERED
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form for next communication to the Applicant.	